

PATENT
Application 10/563,187
Attorney Docket 1043-005

AMENDMENTS

AMENDMENTS TO THE CLAIMS

1. (Currently amended) A ~~computer-implemented~~ method comprising:

receiving a signal from a vehicle-powered non-telephonic wireless transmitter fixedly attached to a vehicle, the signal comprising an encrypted unique identifier, the encrypted unique identifier not comprising a financial account number or a user-provided PIN, the signal transmitted responsive to a predetermined input from a user, the signal requesting approval of a proposed financial transaction, fulfillment of the proposed financial transaction not involving the transmitter;

transmitting the encrypted unique identifier to a central processor adapted to, responsive to an automatic determination that the unique identifier is associated with a valid financial account, approve the proposed financial transaction; and

receiving an approval from the central processor to complete the proposed financial transaction, the proposed financial transaction involving the valid financial account associated with the unique identifier.

2. (Currently amended) The method of claim 1, further comprising transmitting a request for approval of the proposed financial transaction.

3. (Currently amended) The method of claim 1, further comprising receiving an acknowledgment of fulfillment of the proposed financial transaction.

4. (Currently amended) The method of claim 1, further comprising providing an acknowledgment of fulfillment of the proposed financial transaction to the transmitter.

5. (Currently amended) The method of claim 1, further comprising initiating an acknowledgment of fulfillment of the proposed financial transaction to the user.

PATENT
Application 10/563,187
Attorney Docket 1043-005

6. (Original) The method of claim 1, wherein the predetermined input comprises a predetermined number of headlight high beam switch activations within a predetermined time interval.
7. (Previously Presented) The method of claim 1, further comprising requesting the PIN from the user.
8. (Previously Presented) The method of claim 1, further comprising receiving the PIN from the user.
9. (Original) The method of claim 1, further comprising polling for the signal.
10. (Currently amended) The method of claim 1, wherein the proposed financial transaction comprises provision of access to a physical location.
11. (Currently amended) The method of claim 1, wherein the proposed financial transaction comprises provision of a product.
12. (Currently amended) The method of claim 1, wherein the proposed financial transaction comprises provision of a service.
13. (Original) The method of claim 1, wherein encryption of the unique identifier utilizes a code hopping technique.
14. (Currently amended) A system comprising:
an input processor adapted to receive a signal from a vehicle-powered non-telephonic wireless transmitter fixedly attached to a vehicle, the signal comprising an encrypted unique identifier, the encrypted unique identifier not comprising a financial account number or a user-provided PIN, the signal transmitted responsive to a predetermined input from a user, the signal requesting approval of a proposed financial transaction, fulfillment of the proposed financial

PATENT
Application 10/563,187
Attorney Docket 1043-005

transaction not involving the transmitter;

an output processor adapted to transmit the encrypted unique identifier to a central processor adapted to, responsive to an automatic determination that the unique identifier is associated with a valid financial account, approve the proposed financial transaction; and
an approval processor adapted to receive an approval from the central processor to complete the proposed financial transaction, the proposed financial transaction involving the valid financial account associated with the unique identifier.

15. (Currently amended) A method comprising:

at a central processor, receiving information originating from a vehicle-powered non-telephonic wireless transmitter fixedly attached to a vehicle, the information comprising an encrypted unique identifier, the encrypted unique identifier not comprising a financial account number or a user-provided PIN, the information provided from the wireless transmitter responsive to a predetermined input from a user, the information requesting approval of a proposed financial transaction, fulfillment of the proposed financial transaction not involving the wireless transmitter; and

responsive to an automatic determination that the unique identifier is associated with a valid financial account, automatically transmitting an approval to complete the proposed financial transaction, the proposed financial transaction involving the valid financial account associated with the unique identifier.

16. (Currently amended) The method of claim 15, further comprising obtaining the approval of the proposed financial transaction.

17. (Currently amended) The method of claim 15, further comprising storing the approval of the proposed financial transaction.

18. (Currently amended) The method of claim 15, further comprising approving the proposed financial transaction.

PATENT
Application 10/563,187
Attorney Docket 1043-005

19. (Currently amended) method of claim 15, further comprising obtaining a rejection of the financial proposed transaction.

20. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction.

21. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction ~~if-responsive to the proposed~~ financial transaction ~~exceeds~~ exceeding a predetermined amount.

22. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction ~~if-responsive to a~~ total amount associated with one or more transactions ~~exceeds~~ exceeding a predetermined amount.

23. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction ~~if-responsive to the proposed~~ financial transaction ~~exceeds~~ exceeding a predetermined amount for a predetermined counter-party.

24. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction ~~if-responsive to the proposed~~ financial transaction ~~exceeds~~ exceeding a predetermined amount for a predetermined time interval for a predetermined counter-party.

25. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction ~~if-responsive to a~~ counter-party to the proposed financial transaction ~~is-being~~ a predetermined restricted counter-party.

26. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction ~~if-responsive to a~~ subject matter of the proposed financial transaction ~~is-being~~ a predetermined restricted subject matter.

PATENT
Application 10/563,187
Attorney Docket 1043-005

27. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction ~~if responsive to a time of the proposed financial transaction is being a predetermined restricted time.~~

28. (Currently amended) The method of claim 15, further comprising transmitting a rejection of the proposed financial transaction ~~if responsive to a date of the proposed financial transaction is being a predetermined restricted date.~~

29. (Original) The method of claim 15, further comprising decrypting the encrypted unique identifier.

30. (Original) The method of claim 15, further comprising causing a comparison of the unique identifier with a list of unique identifiers associated with valid financial accounts.

31. (Original) The method of claim 15, transmitting instructions requesting a transfer of funds associated with the valid financial account responsive to the approval.

32. (Currently amended) The method of claim 15, further comprising storing a rejection of the proposed financial transaction.

33. (Currently amended) The method of claim 15, further comprising reporting a rejection of the proposed financial transaction.